THE CAPEL INHERITANCE: RUFUS BALOH'S ATTEMPT TO SE CURE A RICH ESTATE.

The Murder of Mary Fulton, of Which Became Accused-Evidence That Seemed Overwhelming-Abe Cronkite's Idea The Vengeince of a Woman Exposed.

The Capels had held their lands and lived in their old colonial home on the Sound for more than two hundred years. Never a prolific race. generation after generation had at least produced one male to continue the family name until the present time when all the glories of ancestry and all the hopes of posterity were centred in two old maiden sisters, Miss Tabitha

These aucient spinsters lived that life of quiet dignity which they diemed proper for those who were the guardians of family distinctions and the senercha's of family fortunes. They drove, they went to church, they ministered to the poor, keeping for the most part within the bounds of their estate and seeing but little com pany. As the years glided by, and maturity be came old age, more and more did they consider the one problem of importance to them, since each now realized that there was no likelihood of the other marrying: What should they do with their po-sessions?

It was the old story of inclination against There lived with the old ladies, beloved and petted by them, a young girl named Mary Fuiton, than whom no daughter or sister's child could be nearer or dearer; and yet this orphah, adopted by them in her infancy, was not of their blood. They would have gladly settled the question once for all by making her their sole heir, but would it be right, would it be in accordance with the principles of bysone Capels, whose wills had been more reiterations

of the law of descent? Now, though the direct line ended with them, there were collateral relatives, notably Rufus Balch, to whom all the personalty and most of the real estate would pass were they to die Intestate. But he, a back dor of 30, lived the idle, extravagant life of a man about town in New York, the most innoce it details of which whispered by goesip, not stander, filled the old ladies with alarm. Years before, in his youth, they had nourished the hope that he might in time love and wed their adepted daughter but now, in her beautiful bloom, they guarded her from him, saying with austere vehemence that they would rether see her in her coffin than

married to such as he. However, when matters do not mend themselves there coon comes a time when repairs are necessary. The reports about Rufus grew worse and worse He was over his ears in debt and dubious speculation; he had ignored his rensibilities by a sudden journey to Europe; he had not gone alone, but certain divorce proceedings were about to show him a despoiler of homes as well as a spendthr ft and a gambler. In this crisis, when academic debate became trivial, the sisters had recourse to their father's old lawyer, Judge Josiah Marcellus, who suggested a way which would remove their trouble. m the most state and give them the ease of

Acting under this advice, they deeded all their property, both reat and personal to the Judge, trust, for these purposes: First, he should pay them, or the survivor, the income during Secondly, on their death, he should convey the entire estate absolutely to Mary Fulton. Thirdly, in case of her dying before them, he ou'd at their death conv-y the entire estate to Elnathan Duncan of Detroit, Mich., a collateral cion of the Capel stem, only a little more note than Rufus Balch, but of whom nothing but good was said. This trust deed was duly recorded, but the county seat being a sleepy Conricut town, and the personal securities being few in kind though great in value, the transactions attracted little notice, and, by the time Ba'ch returned from Europe without his reputed empanion, thad become so devold of interest that it did not even occur to a sincere friend, the courier of bad news, to inform him

ecncerning it. This was unfortunate, for the disposition of the Capel estate was now for the first a subject of serious consideration to him, his own affairs being desperate and with contingencies owering which might bring not only ruin but had decided to obtain from them, if not present enough, Ape, for chasing moonbeams when we help, at least some pledge for the future which he could use to ward off impending disaster.

Troubles never come singly, else they would not be troubles. Though the spinsters were the most transparent, candid couls in the world, they had fallen into a mental condition which was sure to add to Balch's deception. The them, through the inevitable relaxation which follows a strain, and had ushered into being a forgetfulness which was said to be a trait of those Capels who lived beyond the allotted span. Any occurrence of their youth or middle age was fresh and clear to them; but over the present and the immediate past there was a cloud; their memories were far-sighted, blurring recent events beyond form and recognition.

Hence, when Rufus wrote to the old ladies expressing sorrow for his estrangement from kin, they only remembered his attractive boy-hood and the affection they had then felt for him. In a flutter they incited a cordial note inviting him to visit them, and so it came about that the one whom they had dis nherited be-

The man rapidly improved in appearance and spirits, which may have been due to the country sir and fare, though possibly the assurances which both Miss Martha and Miss Tabitha gave him, when adroidy questioned apar', that no will of the proporty had been or would be made were also beneficial. Of course the poor old ladies were innecest of intentionally misleading him: since each had such an impression, vague vet settled, derived from the signing of the trust deed; beyond this, seeing him or comore about the place, their memories simply harked back to the time of his high favor and ignored the evil they had heard against 1 im and the precaution they had been forced to take

In these circumstances it was natural that their old hopes of a marriage between their favorites should revive. The very narrowness of their existence, the very paucity of their interests gave the spinsters a persistency which Balch could not resist, though he had shrewd suspicions that his present popularity did not and then Miss Tabitha would draw him aside. then the other would make an opportunity for him and then lie in wait, all of a flutter to learn the results, until, out of pure self-defence, fearing to offend them even more than he feared to offend the girl, he ventured a proposal. The rehis worst apprehensions.

"For shame," cred Mary, rising to her feet and facing him dauntlessly; "for shame, to think to take advantage of my dependent position! I realize, fully, as no one else can, that you are here by sufferance of their disabilities. I realize, with a memory keen to every disgraceful report, every auxiety, every dread, that has come of you and from you, that could they likewise temember you would be scourged from these ground. I leve them too we'l not to choose to save them from the pain of disillusion through my own discomfort for the few days of your stay; but take care, he on your best beravior, or your latter state will be far worse than the former one from which you feel so

connuent or having escaped!" The girl's tones rang out so clearly that the housekeeper and the maids, arraiging linen in the pantry off the dining-room, looked at one another wonderingly; and much was their talk in servants' quarters that night of Miss Mary's reckles-ness in defying a man like Balen, for their memories were not defective, nor was the asprehension allayed by one of them coming down from some housewilely task, with the story that he was sitting alone in his room in the dark, with his head in his hand-

The next morning a dreacful thing occurred. so dreadful as to arouse that quiet neighborhood almost to the free zy of lynching. Mary Fulten was found dead in her bed, and the

physicians reported that her death had been aused by the administration of chloroform. Immediately rumors, oft and furtive at reflection in the dark. The location of his room, pening on the same veranda as that of the fead girl, was instanced to show how easily he ould have done the deed. Some half-written that the only danger of his heirship lay in found in his sarchel, the Sheriff, as much to assure his present protection as his future punishment, afrested Baich for murder and confined

him in the jail in the county seat. The effect of this trag dy upon the two old vived as dead limbs may from electric shocks A frantic des re for vengeance upon the accused nan possessed them. With vivid recollection they volunteered to the County Attorney every detail, remote or recent, which could be used them regarding the will and their persuasions that he should seek to make Mary his wife.

As a result the theory of the prosecution came to develop as follows: That Balch, being in desperate straits for money or credit, finding that the girl was hostile to him and dreading her influence when he was away, had killed her, using chioroform through the common belief hat its effects soon became untraceable and hat therefore her death would be deemed natual, though sudden. He was fully committed r trial; and as terms of the court were infrement in that part of the State he remained in onfinement for several months.

This interim proved of benefit to Balch. The pinsters, having done their utmost, and being deprived of the stimulus of active parti anship, gradually relapsed into that dreamy state of mind which was the normal effect of age and Infirmities. As the keenness of their memories faded, so did they lose their re-entmentagainst Balch. Forgetful of the circumstances which pointed to his guilt, many of which they themelves had adduced, they became more and more impressed by the piteousness of his condition and the disgrace to their name if he hould be condemned. This softening ended in their taking an unwonted trip to town and urging Judge Marcellus to see what could be done for the unfortunate man

The Judge at first demurred, pleading that it was contrary to his professional career to de fend a criminal; but insistence finally brought about the agreement that Mr. Beavers, the junior partner, should arrange with Balch the details of the defence, which should be intrusted to some eminent advocate; and that the Judge meanwhile, assuming Balch's innocence, should try to solve the mystery of the crime. As a consequence of this arrangement the lawyer sumoned Abe Cronk te into conference for the consideration of the case.

"Have you any suspicions?" asked the deective, after his patron had stated the facts and circumstances from the standpoint of Balch's

"If I have," replied the Judge, "it is not from any clue or newly discovered evidence, but simply through applying those principles of limination and interest which you yourself have so often advanced. For instance, granting that the inheritance of the Capel estate was the crux of the crime, who then would be benefited by Mary Fulton's death? The trust deed answers that question without a quibble of a doubt. In case of her death Elnathan Duncan of Detroit becomes the sole heir. And more than this, mark you, his interest depends absolutely upon her prior demise, for without it he would not receive one cent. Surely these significant circumstances give rise to inquiry, i not suspicion

"They give rise to both," assented Cronkite, "if, as you argue, material gain was the object of the crime. But there are other motives just as potent: fear, unger, revenge-

"There you go," interrupted the Judge impatiently, "with your far-fetched, finely-drawn hypotheses. Why can't you be practical; why can't you take a commou-sense view? Who is there who could have feared, hated or harbored revenge against a pure, simple girl like disgrace upon him. Thus, when the old ladies Mary Fulton, living a life of retirement and had put it out of their power to assist him, he almost seclusion? It is reposterous! Time present duty must be so to reckon with Elnathan Duncan as to ascertain his guilt or innocence. I have already begun such an investigation, by telegraphing to the chief of police at Detroit, and his answer should arrive any mo-

ment. Ah, here it is now." The Judge bent his gold-rimmed glasses over the despatch which a lad had just presented. and then remarked in a satisfied tone: "To be sure: just what I expected! The (hief wires as follows: 'He was out of town at date specified; destination unknown. General reputation good, though we know him to be living a double Now, what do you think of that, Cronkite? Mysteriously away from home at the very time the murder was committed; standing high in the community, yet a veritable whited sepulchre! I am not given to imagining, as you know, but I am convinced that if your trained instincts shall track a stranger lurking about

the Capel estate on that fateful night he will prove to be none other than Eluathan Duncan. "That, at all events, is your present task. Remember that the local authorities were so certain of Baich's guilt that no other theory was ntertained, much less put to the test. have, therefore, a virgin field, and one which view of rustic retention of whatever is out of common, should be easily worked. Go,

n, at once, and see what you can learn." "Yours to command," said Abe Cronkite as start don his m ssion; 'you may depend on y doing my best, and I agree with you that quiry should be made as to the presence of av stranger in that vicinity at that time. Still, can't get over the impression that murder brough the administration of chloroform is es-

ntially a feminine crime." Abe Crankite found the territory surrounding he Capel estate rather favorable for his invesigation. There were two railway stations, one three miles and the other six miles distant from the house, at both of which trains to and from the city frequently stopped. Assuming, then, that a stranger with evil design arrived at one. it was safe to presume that he would depart

from the other. Inquiry among the loungers about the nearer station revealed the fact that a man had urging him to certain appro chas, first one and stepped from the 9 o'clock train just as it was drawing in on the night of the tragedy and disappeared into the darkness before he could be recognized. Inquiry at the further station showed that a man had been the only passenger

ing morning. Here, however, rustic retention was able to give a minute account of the stranger. He was described as young, light and active, of handsome face and appearance. "Dashing," said "Gallus," said another. "High-sperreted as a colt," remarked a third. "A reg lar fashion added a four h, "even if he did keep his ilster collar turned up." And in this tribute to his neatness of attire ail the others immediately

Abe Cronkite reflected from these staten that if this stranger was the guilty man, it ollowed that he must have been under cover between the hours of 11 at hight, when the crime was judged to have been committed, and 6 the next morning, else his clothing would have shown signs of disorder. This inference was strengthened by his learning that there had therefore, had no hesitancy in seeking out the farmhouse on a direct line between the Capel

quiries there for a stranger who had stopped one stormy night of the previous fall. "Why, yes," said the farmer, "there was a young fellow took our best room till 5 of the morning, sure enough. He had missed the night train, and didn't care to rap up the folks he had

"Did he give his name?" asked Cronkite. "Duncan," replied the farmer, "Elnathan Duncan."

This was in the nature of a knockdown blow. but the detective after learning that the best front room had not been occupied since, gained first, but every moment growing louder and permission to go up there for a few minutes older started up against Baich. The servants | Evidently his object proved fruitful, whatever told of the quarrel and of his deep and so'ltary it was, for on descending, he presented such cogent arguments to the good couple that they

consented to accompany him to town It was late on the following evening that Abe Cronkite sat with his two rural guests in the etters of his were found, which indicated that | vestibule of an apartment house in the upper he was ignorant of the trust deed, and believed | part of the city. The farmer and his wife viewed all the stirring details of the scene, the Mary's e unity to him. When, in addition to his flashing lights, the waving tropical plants, the sullen, silent behavior, a vial of chloroform was throbbing, vibrating elevator car, the throngs that went only to come, and came only to go, with intense, almost infantile delight; and yet when a stately lady swent by, with opera cloak anging from her shapely shoulders, and light hair coiled tightly on her head, they looked idles was extraordinary; their memories re- at each other in consternation, whispering; "If that be ant Duncan himself, 'tis his sis-

"Wait here for me." cried Abe Cronkite, noticing that the lady, without turning, cast one significant glance at the pair from her great gainst him, recalling not only the old stories | black eyes, ere she went upstairs; and out he of his waste and need, but also his talks with shot and through the street, as if every moment was of vital importance.

And so, truly, the race was between life and leath, with death coming forth victorious, for when the former detective returned with the police officials and the dainty sleeping apartent had been ruthlessly entered, there lay the lady, as calm, as scornful, as deflant, in her escape, as she had been in the perpetration of the crime for which she now was sought in vain

"Chloroform," muttered Abe Cronkite, as he picked up the empty vial by her side! "You remember that I felt that this was a feminine crime," explained the detective the next day to Judge Marcellus. "My reasons for so thinking were manifold A man relies either rather to cunning. The one is indifferent to struggles and bloodshed, the other shrinks any man from gambling beyond his means. from the outward evidences of her own deed. Did you ever know a man who was addicted o chloroform as a narcotic? I can find you a hundred women of a certain class who use it habitually

Being so assured, the question at once arose, what woman? Why, some woman, of course, as anxious for revenge on Baich as she was enraged against the girl; else why should she try o incriminate him by placing the vial in his satchel? Here, then, the mystery began to elopement to Europe, and how he returned without his fair companion, to make overtures to his relatives, the Capels.

It seemed probable, therefore, that the two and quarrelled, that he had brutally announced intention of recouping his fortunes by marryng Mary Fulton and then had as brutally deerted the one he had already betrayed. There was naught of submission about this woman; her oming back here alone to face the world was an act of supreme audacity with which the was just the one to seek revenge, just the one plan that the proof against Balch should be direct and overwhelming that no other inquiry in the matter would be made.

"I was satisfied that the stranger at the staion was a woman the moment the rustics talked of his nest and finical appearance in one breath nother. What reason could there be for this ncongruity except a design to hide the hair? I was satisfied that the woman I had in mind was this stranger the moment the farmer said that his name was Elnathan Duncan; for who else was so likely to know all about Balch's relatives, and who else would conceive so clever a precaution in case after all Balch should be exculpated and inquiry be made? Then when at found in the room upstairs a long, gilt hairpin, the last thing in the world a gray, old country woman would own, but the very thing to bind and hold masses of light hair, I was convinced and I acted "

"But how about the telegram from the Chief of Police?" asked Judge Marcellus.

"How about ten thousand other men of good repute but secret sin who may have been mysteriously absent from home at the very time and yet as innocent of murderous purpose as Duncan?" retorted Abe Cronkite.

AS OTHERS SEE AND HEAR US.

It Is Not Often Given to Us to Hear Our From the New Orleans Times-Democrat.

One of the strangest things in life " said an amateur philosopher of Camp street, "is the fact that we never really become acquainted with our physical selves. Here I have been living in this body of mine for nearly fifty years, yet I have no idea how I look, how I bear myself, what sort of an impression I make on the minds of others when they meet me in daily intercourse. I don't even know how my own voice sounds, although I've been listening to it ever since I can remember. Did you ever hear yourself talk in a phonograph? No? Well, try it the next time you have a chance, and you will not only be astorished, but, what is still stranger, you will be disappointed-probably a little shocked. Every-

body has that experience. "I supposed that I was perfectly familiar with my own voice and thought, privately, that it was rather agreeable. I had been told so plenty of times by other people, and never knew that they were only 'Jollying' me until 1 made a phonographic 'record' and set it grinding. At the first word I jumped back in dismay and nearly pulled my ears off in the listening tubes. 'Merciful heavens!' I said to myself, 'is it possible I talk like that!' I thought there must be something the matter with the cylinder and called in a friend to hear it. He grinned with delight. 'That's one of the most natural records I ever heard in my life,' he declared heartily, and I yearned for his gore. But, as I just remarked, everybody who tries the experiment has the same experience. The voice is always absolutely unfamiliar and positively unpleasant. Yet there is a certain omething about it that differentiates it from any other voice you ever heard in your lifesomething indiscribable, that gives you a little secret thrill clear down to the soles of your feet. It is the voice of the mysterious body which you inhabit and don't know.

est. It is the voice of the mysterious body which you inhabit and don't know.

"Seeing one's self is another great surprise, continued the amateur philosopher. "You think you do that every day in your looking glass out you don't. What you see there is a concentional image, a symbol. It stands for you just as certain arbitrary ink scratches stand for your name, and it is handy in showing you where to part your hair and how to tle your, revart, but it doesn't give you any idea of how you would look if you were to meet your self here on Canal street. It is only by the rarest ecident, happening may be twice or thrice in diffetime, that one gets a glimpse of one's real left. An unsuspected mirror or a chance relection in a window pane is usually the agency. You see somebody approaching, somebody you know perfectly well you have never seen before in life, yet who startles you by a polgnant, in-xplicable sense of familiarly. In haif a heart hear the trick discovers itself and the illu ion canishes, but you had a glimpse of the real thing, and, oddly enough, the experience is almost always the exact reverse of the sensation produced by the phynograph. Ten to one the tranger seemed quite attractive. The first ime I ever saw myself was in a large pier glass at the head of a staircase. I was bewildered, but I remembered distinctly that the gentlemanth of advanced on me out of space struck me as being rather a distinguished-looking person, felt proud of him after I discovered his identity asked him to have a drink on it.

Without exception, everybody I have ever role to on the sublect has admitted to me hat he has pleased by the appearance of his outble. So there's a hard metaphysical nutocrack—why is it that we generally look better disk worse than we had supposed? The one xception to which I referred involves a curious it of a story. I went one evening with a friend rom the North to see a vitascope show, and mong the pictures exhibited was an excellent lew of an afternoon crowd on Clark street, hicago. The people came st

Matters of Interest Concerning Horses are more fully and ably treated in THE SUN'S news columns than in any other medium. Advertising thus becomes more valuable in THE SUN for obvious reasons. Remember this -Ade

LIVES RECKONED IN CASH

Galveston's Deaths to the Life Insurance Com

panies Count Almost as Nothing.

the companies than in their favor.

\$7,000,000,000 is industrial insurance, that is,

insurance issued among the industrial classes

in policies of small amounts, the premiums on

which are collected weekly or monthly. In

5 per cent, perhaps are actually insured. The

deaths at Galveston numbered roughly five

sand. Reckoning one person in seven as in-

there will be about one hundred and seventy-

five policies to be paid by the insurance com

panies on Galveston victims. The average

amount of an insurance policy in a city like

loss to the life insurance companies will be

something under \$350,000, a large sum of itself.

but a small one when compared with the mil-

It may be much less, because, as an insur

ance man pointed out, persons whose lives are

which are comparatively unlikely to tumble

down upon them even in such a gale as Gal

In the sum of life and death a great

fire, a flood, a town wiped out, a city devas-

ated, a war even, any of these is a drop

in the bucket in life insurance. The great law

of average covers all. So many men killed

big companies, whose business stretches out

Disease in its many forms is the on

BEARS, A STAGE AND A SCHOOL MA'AM

When They Met Unexpectedly the School

teacher Enjoyed It Most.

GOODALE'S CORNER, Me., Oct. 26 - John

Crocker, who drives the stage on the back

road between Brewer and Bucksport, a timid

Bucksport, a foolish horse with no knowledge

of zoology and three badly frightened bears

net in the road leading through some birch

woods on the border of Long Pond a few days ago, and in ten minutes had manufactured

material enough for the construction of half

a dozen comedies. The bears were the only ones that had cause to complain of ill-usage.

The evening before they had called at the

orchard of Harold Burrill for the purpose of

taking a late supper, and Burrill, hearing then

crashing about among the trees and mistak-

ing them for boys who had been pestering

him for weeks had fired his double-barrelled

at short range causing a great scampering

and much smarting from the wounds.

Burrill went home expecting to be arrested

for murder, while the bears made a dash for

Long Pond, where they could swim about and

let the salt dissolve and ease their pain. They

had crossed the pond and were leaving Han-

cock county behind them, intending to cross the river to Hampden, where the popple ar:

afraid of bears, when they met the stage in

the woods. Crocker had been telling the

teacher about bears and remarking that he

should like to see one of them so be could show her how easy it was to fix them in a way that would forever prevent them from searing

anyhody.

"If I wasn't sure I'd be scared to death" said the teacher "I'd he delighted to see one. They walk so queerly—plantigrade, you know."

"Yes'm" observed Crocker with a rising inflection which indicated that the case was not so bad as the word implied.

"Wouldn't it he delighting to meet a hear right.

shotgun, loaded with rock salt, among them

enlisted in the Spanish-American War.

bullets, so many the less die of disease

lions handled by the companies.

cies for small amounts.

CALLING AND RAISING.

IS A HAND GOOD ENOUGH TO CALL
ON ALWAYS ENOUGH TO RAISE ON?

Some Play That Seems to Throw Doubt on an
Often Quoted Maxim in Poker—The Other
Man's Bets May Inspire Distrust Even of a
Strong Hand When a Call Is Good Play.

It is accepted as an axiom by many poker
players that "a hand that is strong enough to call with is strang enough to raise on."
Whether the saying has or has not all the truth which would entitle it to be classed as axiomatic, it cannot be denied that there is some truth in it, for without some reason for supposing that his own hand is better than that of his antagonist no good poker player would think of calling. And if he has reason to think he holds the stronger hand he is justified in such a case as that already described, when the chances of the cards are unfavorable, and even that is only justifiable when the player must calculate on the chances of having to carry it out to a conclusion even if several more raises are necessary. If he has not sufficient confidence for this it is best not to attempt the bill in the first place. To lay down is far better poker

The second proposition, to call, has already been considered, but the third usually settles litself. It is much easier, under ordinary circumtances of the cards are unfavorable, and even that is only justifiable when the player must calculate on the chances of the cards are unfavorable, and even that is only justifiable when the player must calculate on the chances of the cards are unfavorable, and even that is only justifiable when the player in the chances of the cards are unfavorable, and even that is only justifiable when the player must calculate on the chances of the cards are unfavorable, and even that is only justifiable when the player in the chances of the cards are unfavorable, and even that is only justifiable when the player in the case as that already described, when the player in the case at the decided to bluff, the player in the case at unfavorable, and even that is only justifiable when the pl raising. Theoretically, therefore, it would almost seem as if there ought to be no such thing as a call in a well-played game of poker, but that each and every pot should be relinuished by the last player who finally concludes that his own hand is the weaker of two. And in case each of two or more players should think with good reason that he held the best cards damage, will have practically no effect on the out, good play would require that the betting

should continue indefinitely. Practically, this is absurd. There are different reasons, each of which may justify a of the wiping out of the town and the lives of call, though it is undoubtedly true that the poor player is likely to lose more money by War had little effect. This is due to the great calling without good grounds for doing it than law of average. In the war of death on life he is in almost any other way. It must be Galveston and Johnstown are mere flee bites. remembered in the first place that even if a player believes he has the best hand, it does not of its loss from the Galveston flood yet, but necessarily follow that it is good play for him to bet indefinitely on the strength of it. There is a point beyond which ordinary prudence will prevent a player from betting on any hand on his strength or his skill, a woman trusts short of a straight flush, to say nothing of the ordinary common sense that ought to prevent

In the second place, it must be remembered in backing any hand that the player has to take into consideration not only the hands which he thinks are opposed to his own, but also the possible chance of an error in his judgment and the still greater chance that one accidents of poker has happened, and that his opponent has filled a wholly unexpected hand. These possibilities are never to be left out of account, so that it becomes a habit with most players not to bet on any hand further than clear; for I had heard that story of Balch's the amount, roughly speaking, which they consider such a hand worth. When once they reach that limit, it is common to find them calling, not because their judgment has been shaken as to the probability of their own cards being the best, but because on general principles it is not good play to invest too much noney on any single chance.

Expressing this in other words, it may be said that a player must always calculate on having against him not merely the hand which his opponent may reasonably expect to make order of Mary Fulton was on a par. She in the draw, electing to take one, two, or three cards, but the hand which he may possibly have made by one of the lucky accidents which are always liable to happen in the game

An extreme illustration of this would be in the following example of actual play seen lately. The hands held, considering the draw, were certainly unusual, but not sufficiently and of his ulster collar being turned up in | so to be called remarkable. Six were playing, but when A opened a jackpot all passed out excepting F, who raised it, he being the dealer. A saw the raise, having kings and eights, but decided not to raise back, preferring to wait till after the draw, that he might judge as to what F had raised on.

What F had raised on.
In the draw A caught a third king, making a full hand. F, who had raised before the draw, ook three cards, making it almost a moral ertainty that he had raised on a pair of aces. certainty that he had raised on a pair of aces. The game was table stakes, and each man had about \$100 in front of him. A, having full confidence in his hand, but not desiring to frighten F out of the betting, put up \$10. He knew that if F had not bettered his hand he would lay it down against a one-card draw, but if he had bettered it he would probably raise, in which case he would probably have

aces up or three aces.

A was delighted to see F put up \$20, being a ten-dollar raise and giving him credit for three aces, promptly saw the raise and pushed forward \$25 more. F then saw this raise and

raised again, \$25.

This made a case in which A had to consider the strength of the saying that a hand sider the strength of the saying that a hand good enough to call on is good enough to raise on. He had a king-full which would certainly be strong enough to call on, even against the improbable chance that F might have an ace full, the odds being decidedly against any such contingency, and the odds in the betting being the other way. This last was certainly the case, for there was \$15 in the pot before it was opened and \$65 before the draw. With the betting up to this point, there was \$150.

the case, for there was \$15 in the pot before it was opened and \$65 before the draw. With the betting up to this point, there was \$180, against which he had only to put up \$25 if he should decide to call. No poker player would lay down in preference to this bet, under the circumstances, and all he had to study was the circumstances, and all he had to study was the advisability of raising again.

The average player would probably have raised, but A hesitated. He knew his own hand was strong, and he felt certain that F had drawn to a pair of aces, in which case he was either bluffing or had bettered his hand materially. His confident play made it probable that he had better than three aces, for even with them he would hardly have pushed the betting as far as he had against a one-card draw. A knew him for a cautious player, and felt sure from his betting that he had better than threes which would be, considering his draw, either a full house or four of a kind. If it should be a full, it would either be an ace full, or one that A's hand would beat, but if it were one or the other, the chances were equal of its being an ace full, since he was just as likely to have drawn an ace and a pair as three of one denomination. If it should be fours he had eaught, of course A's hand was worthless.

This brought the personal equation into the

was worthless.

This brought the personal equation into the problem, for A had necessarily to consider the play that F had already made, and taking that into consideration, he feured that there was a strong chance of his king full being beaten. Under the circumstances, he felt that the rule did not hold good. He was not strong enough to raise, or he felt that he was not strong enough to call.

Accordingly he called, and F showed down four aces, of course taking the pot. In this case it certainly appeared to be demonstrated that his reasoning had been correct, and that he was up against better than three aces. Since he had no means of knowing whether it was fours, an ace full, or a smaller full than his own, he was certainly sufficed in calling, while it was, to say the least, very questionable whether he would have been institled in raising. The result, while it indicated that he had been wrong in calling, was no proof of that proposition. On the contrary, although he was really up against four aces, he had no good reason to suspect it, and his calling with a king full was evidence of cauldous instead of reckless play. It must be remembered always that it is no proof of bad play to lose a bet in poker. If the bet is made after the exercise of good judgment, and the recognition of all the chances for and against success, it is merely an action taken in view of the odds in the betting. In this case, although A lost, he was really making a bet in which the odds in his favor were greater than the chances against him, although, as already shown, he did not feel that they were sufficiently greater to instify a raise.

Without going over the same ground too often it should be said that the beginner in poker has to learn to resist the temptation to call. This temptation comes in two forms, one entirely foreign to the game as it should be played, and the other based on a plain misunderstanding of the truth. The first is simple curlosity. A player has a hand which he has considered strong enough to be one has a large to

A CHICAGO MAN IN AFRICA.

Story of Young Cherry, Who Has Been Tramp ing in the Dark Continent for Four Years. The Chicago friends of William Stamps Cherry received word of his arrival in Paris from the Congo Free State. This is the second visit he has made to tropical Africa and he has lived there now seven years, though he is only 32 years of age. He has had more adventures than often fall to the lot of young men. He seems to be born for the sort of work he has been doing in Africa and his story is interesting and almost unique

Early in the last decade Cherry decided to go to Africa for a while and see the country and its people for himself. He took passage for the Congo without a great deal of money and not so much as a letter of introduction to anybody in Africa. He had good health, he wanted adventure and was willing to rough it and so he simply took his chances

As luck would have it, he speedily obtained employment in the service of the big Dutch trading company on the upper Congo and for nearly three years he was engaged in travel-ling up and down the tributaries of the river The Galveston disaster, which cost about buying ivory and rubber for his company. He five thousand lives and millions in property spent a great deal of his time on the Sanga business of life insurance companies. The River, which joins the Congo from the north and is one of its largest affluents.

Johnstown flood hadn't any, though the com-A remarkable thing about Cherry was that panies paid several hundred claims as a result all the time he was in Africa he had scarcely a many of its citizens. Even the Spanish-American single day's illness. In fact, he enjoyed excellent health. He took no medicine at all, though he lived in a region where white men dose themselves with quinine and arsenic to kill fever germs; and what is more, he lived None of the companies know the exact amount chiefly on native food and liked it. Manioc, bananas, maize, chickens and goats were his that doesn't matter. The claims will come staple articles of food. It is a great advantage in at intervals, perhaps for years, as this man's to be able to dispense, as Cherry has done, and that man's relatives, failing to hear from him, discover that he is dead and that he had with nearly all civilized comforts and ways of living. If he could not have done this he would an insurance policy, and forthwith demand not have been able to live in Africa for seven settlement with the insurance company years, where he saw little but the wholly un-The cost to the companies of the loss of life at reclaimed wilderness and its barbarous in-Galveston can be approximately gauged, however, and the estimate will err rather against habitants.

In the last week in May, 1896, Cherry started from New York for his second sojourn in Africa, from which he has just returned as far as here is held throughout the United States about \$15,000,000,000 in insurance, of which about Paris on his way home. The night before he sailed he spent an hour with a member of THE Stn's staff and unfolded a very interesting

scheme. "I know how to deal with the natives," he the seventy-five millions of population this said, "and I believe I could go through Africa country contains, about ten millions are rated almost alone and in safety. I am going back as insurable and of the other ten millions about to the upper Sanga River and my main purpose is to live there until I have thoroughly solved the question of the domestication of the Afhousand in a population of about forty thourican elephant. If this animal, which is still very numerous in the Congo basin, can be surable and 25 per cent of these as insured, trained for transport and draught purposes, like the Indian elephant, it will be a great boon to white enterprises in Africa. There are men of much African experience who believe this can be done. I am of this opinion also. But Galvestox is reckoned at about \$2,000; the total the experiment has never been tried by white men in a way that promised success. I propose to employ the methods of the Sanga River natives in catching elephants, shall attempt to tame and train them and I shall keep up my experiments until I have succeeded or convinced myself that success is impossible. insured for large amounts usually live in houses

"I am not taking very much capital with me and I do not need a great deal. I shall have a reston experienced, and consequently most of boat fitted for sails and oars, and when I travel the policies falling due would be industrial I shall have ten or twelve men in my party. I shall live wholly on native food and my expenses will be very small. My equipment in the way of trade goods will be somewhat unique. It consists chiefly of spring traps, some of them arge and powerful. I know they will be very highly prized by the natives in their pursuit of game. I can dispose of them to the best advantage.

So far-reaching is the rule that one at least of the "A friend is going out with me. I have told across half of the civilized world, did not him as fully as possible all the hard conditions he will meet, and I shall take a small supply increase its rates on the policies of men who of food for his use until he has accustomed himself to the native diet: then he will have to rough it, as I shall do. I do not expect to come foe of the life insurance companies. Conback until I have solved the question, to my sumption alone accounts for one-fourth of own satisfaction at least, whether or not the the deaths on which policies are paid, and elephant can be made useful to white men for anything except his ivory."

the deaths on which policies are paid, and nine diseases are held responsible for nearly soper cent of the total deaths on the companies' books; so that the fire and flood, the wiping out of a populous city like Buffalo or Syracuse, counts with the men who reckon human lives in dollars and cents as of much smaller importance than a new disease or a few per cent, increase in the mortality due to tuberculosis, pneumonia or typhoid or a small increase in the suicide rate. It is to be hoped that Cherry has had an excellent opportunity to solve this question. What his success has been may not be known until he returns home. It is already known that he spent a long time on the Sanga River pesides making a trip to Fashoda on the Nile s the leader of one of the French expeditions that followed Marchand down the Nile. He returned later to the Congo State and is said to have added largely to the collection of curios which he made on his first trip and to have taken a great many photographs of the natives. This was also a part of the plan which he de

scribed to THE SUN man. "I wish," he said, "to make an ethnological study of the natives and bring home collections in natural history and phonographic reproductions of the native speech, and also a faithful secord of my impressions of the country, the natives, the influence of the white men and their methods of dealing with the aborigines." It is probable that Mr. Cherry will have many nteresting things to tell about his last visit Africa. The friend whom he took out with im, Charles H. McClintock, of Chicago, dled of African fever about a year after their arrival in the Congo region.

WHY KENTUCKIANS ARE COLONELS. Mr. Gudgel's Story of a War Measure Decided On by President Lincoln.

SOUTH BEND, Wash., Oct. 23.-At Spokane ne day last week a party of Washington State politicians were gathered together to plan Republican campaign pyrotechnics. In the crowd of some thirty men prominent in the political affairs of the State were representatives by birth of twenty-three States; twenty of them came originally from east of the Missouri River. One of them was William H. Gudgel, an attorney of Pacific county, Wash., and among other things he explained the making of Colonels in Kentucky during the Civil War. Gudgel's former home was in Posey county, Ind., and he is a veteran of the One Hundred and Forty-third Indiana Voluneer Infantry. To Justice Harlan of the United States Supreme Court he gives the credit not only of having saved Kentucky to the Union, but also of having created some hundreds of Colonata and minor officers in the Blue Grass State.

inflection which indicated that the case was not so bad as the word implied.

"Wouldn't it be delightful to meet a bear right here in these bright woods," she exclaimed. Then I could teil my friends all about the adventure, and have a really truly bear story with myself for the heroine to relate to the dear children."

"Bears ain't nothin'," exclaimed Grocker, flourishing his whip. "Why, I could drive a hull flock of them with this little stick."

About this time the horse pushed his ears to the front and snorted. Crocker pulled on the reins, cut out twice with his whip and told the animal "go 'long," an order which was promptly disobeyed. The horse reared on his hind legs and making a sharp turn, which cramped the wheel and overset the wagon, throwing the driver, passenger and an assorted lot of mail bags and bundles into the ditch. As soon as this feat had been accomplished the horse ran for home.

"Whoa!" yelled Crocker. "Whoa! gosh durn ye, or I'll—"

Then he heard a noise behind him, and looking around saw the hears and concluded the In 1861 President Lincoln was worried by he secession tendencies in Kentucky. An election was approaching which would proably decide the course of Kentucky. The President sent for Mr. Harlan to consult with him as to the course to be adopted by the Administration with reference to Kentucky, At that interview Mr. Harlan suggested a plan by which Kentucky could be saved to the Union. Mr. Harlan asked the President to give him authority to take to Kentucky a quantity of blank commissions, none of which should be above the rank of Lieutenant-Colonel, to open an office at Louisville and to invite the leading young Democratic attorneys physicians and clergymen of the State to call on him for consultation.

ye, or I'll—
Then he heard a noise behind him, and looking around saw the bears and concluded that it was his turn to run, and put his resolution into practice at once. As he was speeding in the direction of East Bucksport and the horse was diligently pursuing a course which led to Brewer, he heard the schoolma am calling efter him. The plan was adopted. In a short time to Brewer, he heard the schoolma'am calling after him:

"Stop where you are, Mr. Stage Driver; don't go any further or it will spoil my photograph. Splendid: They are all in it, three bears, a man and a broken wagon. I'm so glad the bears came along when they did. The light was just right. I've made a nice exposure. Now you may go and kill the bears if you feel you must, but it seems too bad—they look so innocent."

She looked about her. The driver and horse were both out of sight, and the bears were disappearing behind a clump of bushes.

"Oh, dear," she added, "why did he go away? I'm all alone, and there are sure to be snakes on the road sunning themselves in the warm gravel." his headquarters were thronged with these young men. One by one they were taken into Mr. Harlan's private office and sized up Each was told of the grave condition of affairs in Kentucky and how the President of the United States fully appreciated his worth and influence. Then Mr. Harlan explained that he had been authorized by the President o tender to him a commission in the Federal army. Those commissioned were expected at once to put on their uniforms and wear these uniforms at their homes, at their business and indeed wherever they might be. When uitable commands were recruited they would Crocker told a thrilling story of his figh Crocker told a thrilling story of his fight with the bears, which lasted more than an hour. When he was fined for neglecting to deliver the mails on time, the teacher was called in to give evidence. She was anxious to help him out, but overdid the job and made things af for Crocker, when she produced the photographs she had taken of the scene. The mail route over the back road is about to be let for a term of five years to the lowest responsible bidder, and there are many who seek the job. Crocker has horses and a complete outfit for the work, but he will not put in a bid. It is a thankless task to carry the mails, he says. due time be assigned to duty. Nearly very man whom Mr. Harlan sent for ccepted his commission, wore his uniform, accepted his commission, wore his uniform, and as a result the Union sentiment in Kentucky won Kentucky swarmed with men with shoulder straps. The election boards all over the State were largely made up of Colonels and men of other military rank: there were Colonels in the pulpit, Colonels on the bench and Colonels at the bedside of the sick. There were indeed so many Colonels that the supply has lasted until the present time.

STRENUOUS DUCK HUNTING

JUMPING THE BIRDS IN INDIANA AND ILLINOIS MARSHES.

Gunning That Calls for Good Legs and Good Lungs-Points as to the Outfit Required -- Varieties Obtained in This Manner. From the Chicago Record "Jumping" ducks by means of a light duck-

ing boat, the hunter propelling the craft with

a short, double-blade paddle, is one way of

getting the birds. ... sport is often prace

tised alone, but sometimes a "pusher" is employed who does the work while the hunter attends to the shooting. When the latter style is practised it is easy enough for the man who does the shooting. But there is one way of jumping" ducks that requires an iron constltution, a keen eye, a knowledge of the game, patience, good shooting, and indeed all the requisites of a thoroughbred sportsman. This is by walking them up in the dense "puckerbrush" and cape fastnesses that are found in the marshes of Indiana and Illinois along the Kankakee and Illinois rivers. In the spring the water is almost always too high for this kind of shooting, but in the fall, if the water does not rise too high, it can be had in many places. The "puddle" ducks, the mallards, widgeons, dusky mallards, spoonbills and pintail come into these shallow, remote spots and feed and play all day if not disturbed. The cover is something terrible to get through in many places and an hour's plunging around through t will tire out a man unless he has legs of iron and the lungs of a long-distance runner. Some times a man will sink into the muck and mire almost over the tops of his high-topped wading

and the lungs of a long-distance runner. Sometimes a man will sink into the muck and mire almost over the tops of his high-topped wading boots. Often he will be compelled to break down brush and laboriously lift his less over obstructions for many yards before he can get ahead in the wilderness. There is danger of getting lost in the marsh if a man is not careful and does not know the ground well. These places are where no decoys can be thrown out and where shooting from a "blind" cannot be practised with any decent degree of success. The bulk of the shooting is at mallards, and the shots are often at long range.

To begin with, a man must be thoroughly equipped to get any sort of pleasure out of this kind of shooting. The first thing to be considered is the boots he is to wear. They should be hip boots, entirely covering the legs and thighs, and should be of the best and strongest rubber that is obtainable. Years ago these boots were made neavy and cumbersome, but it is now possible to get them lighter and at the same time quite durable. The very best kind for this work are the ones which are made with a foot like a rubber stocking and which can be put into a stout shoe, which not only keeps the feet dry, but does not heat the foot as rubber boot would do. It is not nearly so hard walking in this kind of an outfit, for the stout shoes will give firmer footing than a soft rubber foundation would give, and will not get torn or split by the snags and brush as rubber will. Some of these wading outfits are made with a rubber waist and boots all in one piece, and are supposed to keep a man dry above the belt line. But these latter are awfully clumery, and if a man accidentally gets over his depth in them he will carry almost a hogshed of water along with him.

Light duck clothing and the regulation hunting coat without arms come next. And a duck vest, which is in reality a cartridge carrier in the shape of a vest, will enable a man to distribute the weight of the shells more evenly about him. A game carrier is a han

hunter is crouching in some ambush. A dog is not to be thought of. He could not stand the going.

Sometimes a man finds a spot where a number of birds have been feeding undisturbed for several days. If he routs them out without shooting at them and has a couple of canavas decoys in his pockets he may get a little shooting by setting the decoys out and waiting, using his duck call when the birds begin to circle back. But the bulk of the shooting in this tangle of brush and cane, of timber and marsh, will be at the birds that are "jumped" up from the places where they have dropped down to feed or play. In getting the shotalit will be necessary to travel over a great deal of territory. A man will find ducks in such a place at almost any time of the day. Sometimes many of them will be in the adlacent overflowed ground, in the cornfleids and around the "slues" where they cannot be got at; but in the pockets among the brush, in boggy spots in the marsh, there will be ducks more or less all day. And by patience and steady walking a man can often make a good bag. He will have to take long shots a good deal of the time; but if a man knows how to hold a gun it is surprising from how far he can kill a mallard. It is best to have a companion along, for accidents may happen, and it is lonesome worly pounding around in the heavy cover all alone. A pair of hunters should hunt as nearly and

have to take long shots a good deal of the times but if a man knows how to hold a gun it is subprising from how far he can kill a mallard.

It is best to have a companion along, for accidents may happen, and it is lonesome work pounding around in the heavy cover all slone.

A pair of hunters should hunt as nearly as possible is a line with each other as they push through the marsh, so as to take no risks of shooting each other when they are separated by the brush. The cover is so dense in many places that it is exceedingly difficult to find your birds after you drop them. A crippled mallard or widgeon is as cratty as a fox, and will slip away through the grass and brush as stenithly as a snake. It will dive and catch hold of the cover under water and drown there to escape capture. I have seen a mallard of the cover under water and drown there to escape capture. I have seen a mallard of the cover under water and drown there to escape capture. I have seen a mallard of the cover under water and drown there to escape capture. I have seen a mallard of the cover under water and drown there to escape capture. I have seen a mallard of the marsh and dive as he appearing on the surface, and not to be found although a rigid search was made for him.

If a duck is only wounded when he drops it is fifty chances to one you will not get him if you turn to make a double on the other bird of the pair, if a pair rise. A duck in the hand in this kind of shooting is worth a dozen one the marsh. Some hunters take along with them a couple of strips of red flannel for use in locating the dead birds. They tie one of these strips at the spot where they think the bird fell, and then go on a couple of rode farther and tie the second strip. Then they hunt up and down between these strips and off the second strip. Then they hunt up and down between these strips and off the second strip. Then they hunt up and down the second strip. Then they hunt up and down the second strip. Then they hunt up and to the second strip was strip and the second

Great Britain's Only Gold Mine.

From the Chicago Record. Up in an obscure corner of North Wales the only gold mine in the United Kingdom is bethe worked. It is known as St. David's. Here a profitable plant, covering 730 acres, is in active operation. Eight or nine lodes outcrop on the property, three of which have bee on the property, three of which have been tapped. One of the "reefs" averages one and one-half feet in width, another two and one-half feet and the broadest of the trio five feet. The total results from all sources show a recovery of fourteen and one-half pennyweight gold per ton of ore, and the total cost of mining, milling and concentration is placed at the extremely low figure of 8 shillings (\$2) a ton. The use of water power and the hydraulic mining system, combined with a low wage scale, enable this abnormally cheap cost of production, and the £60,000 (\$2)13,900 of the company's capital stock is paying out dividends of 8 shillings (\$2) a share. The St. David's mine is said to be still undiscovered as far as its ultimate possible itles are concerned.